

Cycle Date: December-2009
 Run Date: 03/02/2010
 Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU :	130
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
		For Charter : N/A								
		Count of CU : 130								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
ASSETS:		Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents		521,116,343	622,677,107	19.5	593,307,753	-4.7	681,319,943	14.8	746,401,204	9.6
TOTAL INVESTMENTS		1,315,731,422	1,226,130,634	-6.8	1,326,280,870	8.2	1,485,116,427	12.0	2,255,804,796	51.9
Loans Held for Sale		3,947,941	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8
Real Estate Loans		2,260,943,166	2,372,486,782	4.9	2,511,953,768	5.9	2,787,053,911	11.0	2,810,803,114	0.9
Unsecured Loans		521,040,386	518,605,652	-0.5	557,464,027	7.5	553,641,163	-0.7	564,499,299	2.0
Other Loans		2,743,326,460	2,667,820,765	-2.8	2,589,874,586	-2.9	2,622,066,751	1.2	2,701,934,086	3.0
TOTAL LOANS		5,525,310,012	5,558,913,199	0.6	5,659,292,381	1.8	5,962,761,825	5.4	6,077,236,499	1.9
(Allowance for Loan & Lease Losses)		(44,145,370)	(42,351,210)	-4.1	(44,566,862)	5.2	(53,690,697)	20.5	(67,209,844)	25.2
Land And Building		173,299,567	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5
Other Fixed Assets		38,985,765	43,221,572	10.9	44,169,602	2.2	43,828,783	-0.8	39,856,321	-9.1
NCUSIF Deposit		60,159,074	59,119,088	-1.7	60,768,301	2.8	53,090,566	-12.6	73,993,133	39.4
All Other Assets		117,766,794	139,156,110	18.2	119,155,438	-14.4	128,651,263	8.0	147,776,188	14.9
TOTAL ASSETS		7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,525,958,699	7.1	9,512,454,682	11.6
LIABILITIES & CAPITAL:										
Dividends Payable		16,746,460	17,930,343	7.1	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3
Notes & Interest Payable		302,811,209	327,145,844	8.0	352,161,806	7.6	355,470,411	0.9	524,350,821	47.5
Accounts Payable & Other Liabilities		57,804,809	70,339,420	21.7	67,335,402	-4.3	71,404,927	6.0	71,287,784	-0.2
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES		377,362,478	415,415,607	10.1	439,834,191	5.9	444,190,009	1.0	610,123,438	37.4
Share Drafts		870,382,546	899,949,083	3.4	872,186,747	-3.1	951,093,234	9.0	1,163,972,638	22.4
Regular shares		2,180,651,155	1,903,623,952	-12.7	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,296,129	9.6
All Other Shares & Deposits		3,416,961,666	3,664,227,852	7.2	3,985,967,047	8.8	4,372,008,766	9.7	4,771,385,926	9.1
TOTAL SHARES & DEPOSITS		6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,900,996	8.3	7,943,654,693	11.0
Regular Reserve		229,744,086	239,307,275	4.2	246,502,104	3.0	247,527,389	0.4	242,122,663	-2.2
Other Reserves		234,638,718	229,698,160	-2.1	242,288,439	5.5	246,002,615	1.5	267,113,792	8.6
Undivided Earnings		402,430,899	439,143,445	9.1	429,506,719	-2.2	433,337,690	0.9	449,440,096	3.7
TOTAL EQUITY		866,813,703	908,148,880	4.8	918,297,262	1.1	926,867,694	0.9	958,676,551	3.4
TOTAL LIABILITIES, SHARES, & EQUITY		7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,525,958,699	7.1	9,512,454,682	11.6
INCOME & EXPENSE										
Loan Income*		330,392,748	358,625,658	8.5	383,793,822	7.0	393,733,340	2.6	391,307,925	-0.6
Investment Income*		61,766,700	73,842,760	19.6	86,246,010	16.8	70,785,344	-17.9	59,373,638	-16.1
Other Income*		128,191,219	132,418,297	3.3	137,556,678	3.9	147,497,974	7.2	167,468,513	13.5
Salaries & Benefits*		140,034,742	142,454,947	1.7	153,890,353	8.0	161,855,691	5.2	168,791,314	4.3
Total Other Operating Expenses*		156,612,942	160,609,540	2.6	171,062,772	6.5	181,015,126	5.8	178,640,535	-1.3
Non-operating Income & (Expense)*		1,171,458	1,688,349	44.1	2,458,517	45.6	-4,877,940	-298.4	-14,831,467	-204.1
NCUSIF Stabilization Income*		N/A	N/A	N/A	N/A	N/A	N/A	N/A	39,393,719	
Provision for Loan/Lease Losses*		33,216,359	31,923,940	-3.9	40,655,506	27.4	57,795,884	42.2	79,404,664	37.4
Cost of Funds*		143,110,910	183,386,313	28.1	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*		N/A	N/A		N/A		N/A		60,120,767	
NCUSIF Stabilization Expense*		N/A	N/A	N/A	N/A	N/A	N/A	N/A	34,918,808	
Net Income (Loss)*		48,547,172	48,200,324	-0.7	23,804,752	-50.6	11,335,619	-52.4	25,201,959	122.3
TOTAL CU's		153	147	-3.9	139	-5.4	136	-2.2	130	-4.4

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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		Supplemental Ratio Analysis				
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included				
		Count of CU in Peer Group : N/A				
		December-2005	December-2006	December-2007	December-2008	December-2009
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.24	1.13	1.40	1.86	2.07
All Other Loans Delinquent > 2 Mo / Total All Other Loans		N/A	1.32	1.32	1.38	1.47
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		N/A	0.00	0.00	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		N/A	1.17	1.28	1.35	1.47
Participation Loans Delinquent > 2 Mo / Total Participation Loans		N/A	7.47	4.66	1.68	0.55
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		0.00	0.58	1.67	2.25	3.67
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.00	0.02	0.19	0.61	1.92
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.19	0.13	0.23	0.46	1.20
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.11	0.09	0.03	0.84	1.14
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.39	0.27	0.44	0.91	1.52
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.21	0.39	0.33	0.37	0.64
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		N/A	N/A	0.00	1.17	1.25
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	N/A	N/A	16.94	16.63
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	N/A	N/A	0.00	49.67
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		0.90	1.03	1.30	2.07	3.26
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.23	0.22	0.27	0.67	1.32
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		38.14	28.52	19.46	21.92	22.35
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.48	1.85	2.12	3.05	4.64
* Net Charge Offs - All Other Loans / Avg All Other Loans		N/A	0.77	0.95	1.19	1.38
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.05	0.06	0.09	0.14	0.32
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		N/A	0.02	0.02	0.05	0.10
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		N/A	0.15	0.21	0.31	0.75
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	N/A	N/A	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		N/A	0.77	1.05	1.27	1.10
* Net Charge Offs - Participation Loans / Avg Participation Loans		N/A	2.05	3.13	1.49	1.32
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.00	0.00	0.01	0.44	0.94
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		16.67	19.08	18.32	18.24	19.32
Participation Loans Outstanding / Total Loans		1.76	1.32	0.97	1.19	1.87
Participation Loans Purchased YTD / Total Loans Granted YTD		0.90	0.34	0.78	1.64	2.27
* Participation Loans Sold YTD / Total Assets		0.18	0.01	0.06	0.05	0.08
Total Business Loans (NMLB) Less Unfunded Commitments / Total Assets		0.43	0.47	0.92	1.47	1.87
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.33	0.23	0.01	0.06	0.00
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		15.83	17.37	18.71	19.96	18.17
Total Fixed Rate Real Estate / Total Loans		22.09	24.35	26.33	28.54	28.45
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		16.68	21.41	23.05	25.82	40.08
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		36.37	32.19	28.46	23.89	57.89
Interest Only & Payment Option First Mortgages / Total Assets		N/A	N/A	0.35	0.45	0.35
Interest Only & Payment Option First Mortgages / Net Worth		N/A	N/A	3.06	4.09	3.51
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		0.34	0.33	0.30	0.26	0.70
Unused Commitments / Cash & ST Investments		155.25	140.54	127.21	135.53	106.25

* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.

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3. SuppRatios

Return to cover			Assets							
03/02/2010			For Charter : N/A							
CU Name: N/A			Count of CU : 130							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
			Count of CU in Peer Group : N/A							
			December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	
ASSETS			December-2009			December-2009		December-2009		
CASH:										
Cash On Hand		81,790,326	80,037,385	-2.1	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3
Cash On Deposit		417,596,007	464,904,025	11.3	425,088,069	-8.6	557,372,210	31.1	638,459,963	14.5
Cash Equivalents		21,730,010	77,735,697	257.7	83,754,141	7.7	27,726,182	-66.9	16,788,848	-39.4
TOTAL CASH & EQUIVALENTS		521,116,343	622,677,107	19.5	593,307,753	-4.7	681,319,943	14.8	746,401,204	9.6
INVESTMENTS:										
Trading Securities		0	0	N/A	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0
Available for Sale Securities		617,095,434	488,725,030	-20.8	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0
Held-to-Maturity Securities		145,198,910	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1
Deposits in Commercial Banks, S&Ls, Savings Banks		161,510,999	118,567,979	-26.6	137,952,560	16.3	265,056,977	92.1	461,457,671	74.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions \2		7,442,852	14,066,046	89.0	12,597,871	-10.4	19,076,946	51.4	24,281,979	27.3
Total MCSD and PIC in Corporate CUs		43,463,101	43,598,539	0.3	41,504,765	-4.8	39,138,332	-5.7	26,653,737	-31.9
All Other Investments in Corporate Cus		308,779,040	385,486,790	24.8	481,078,422	24.8	366,681,887	-23.8	422,135,321	15.1
All Other Investments \2		32,241,086	48,669,228	51.0	36,007,241	-26.0	42,494,083	18.0	109,966,138	158.8
TOTAL INVESTMENTS		1,315,731,422	1,226,130,634	-6.8	1,326,280,870	8.2	1,485,116,427	12.0	2,255,804,796	51.9
LOANS HELD FOR SALE		3,947,941	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8
LOANS AND LEASES:										
Unsecured Credit Card Loans		323,366,342	319,483,931	-1.2	347,910,794	8.9	351,632,318	1.1	366,196,112	4.1
All Other Unsecured Loans/Lines of Credit		197,674,044	199,121,721	0.7	209,553,233	5.2	202,008,845	-3.6	198,303,187	-1.8
New Vehicle Loans		1,110,624,447	1,050,104,389	-5.4	947,415,366	-9.8	879,488,765	-7.2	858,782,512	-2.4
Used Vehicle Loans		1,383,667,915	1,380,293,206	-0.2	1,399,738,421	1.4	1,467,352,540	4.8	1,558,803,846	6.2
1st Mortgage Real Estate Loans/Lines of Credit		1,452,581,276	1,547,226,875	6.5	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7
Other Real Estate Loans/Lines of Credit		808,361,890	825,259,907	2.1	871,345,415	5.6	921,813,183	5.8	932,595,327	1.2
Leases Receivable		357,079	17,252	-95.2	0	-100.0	0	N/A	21,676	N/A
Total All Other Loans/Lines of Credit		248,677,019	237,405,918	-4.5	242,720,799	2.2	275,225,446	13.4	284,326,052	3.3
TOTAL LOANS		5,525,310,012	5,558,913,199	0.6	5,659,292,381	1.8	5,962,761,825	5.4	6,077,236,499	1.9
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(44,145,370)	(42,351,210)	-4.1	(44,566,862)	5.2	(53,690,697)	20.5	(67,209,844)	25.2
Foreclosed Real Estate		N/A	3,783,230		4,813,918	27.2	8,668,380	80.1	11,493,976	32.6
Repossessed Autos		N/A	4,611,477		3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0
Foreclosed and Repossessed Other Assets		N/A	515,122		485,943	-5.7	467,912	-3.7	357,348	-23.6
TOTAL FORECLOSED and REPOSESSED ASSETS \1		5,750,298	8,909,829	54.9	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3
Land and Building		173,299,567	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5
Other Fixed Assets		38,985,765	43,221,572	10.9	44,169,602	2.2	43,828,783	-0.8	39,856,321	-9.1
NCUA Share Insurance Capitalization Deposit		60,159,074	59,119,088	-1.7	60,768,301	2.8	53,090,566	-12.6	73,993,133	39.4
Identifiable Intangible Assets		N/A	N/A		N/A		N/A		276,816	
Goodwill		N/A	N/A		N/A		N/A		482,676	
TOTAL INTANGIBLE ASSETS		N/A	N/A		N/A		N/A		759,492	
Accrued Interest on Loans		N/A	20,381,901		20,961,038	2.8	22,512,501	7.4	22,874,991	1.6
Accrued Interest on Investments		N/A	10,897,023		14,470,838	32.8	10,051,080	-30.5	9,677,264	-3.7
All Other Assets		N/A	98,967,357		74,794,397	-24.4	83,544,164	11.7	100,124,748	19.8
TOTAL OTHER ASSETS		112,016,496	130,246,281	16.3	110,226,273	-15.4	116,107,745	5.3	132,677,003	14.3
TOTAL ASSETS		7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,525,958,699	7.1	9,512,454,682	11.6
TOTAL CU's		153	147	-3.9	139	-5.4	136	-2.2	130	-4.4

Return to cover			Liabilities, Shares & Equity							
03/02/2010			For Charter : N/A							
CU Name: N/A			Count of CU : 130							
Peer Group: N/A			Asset Range : N/A							
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
			Count of CU in Peer Group : N/A							
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
LIABILITIES, SHARES AND EQUITY										
LIABILITIES:										
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	301,311,209	327,145,844	8.6	352,161,806	7.6	355,470,411	0.9	524,350,821	47.5	
Borrowing Repurchase Transactions	1,500,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accrued Dividends and Interest Payable	16,746,460	17,930,343	7.1	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	
Accounts Payable & Other Liabilities	57,804,809	70,339,420	21.7	67,335,402	-4.3	71,404,927	6.0	71,287,784	-0.2	
TOTAL LIABILITIES	377,362,478	415,415,607	10.1	439,834,191	5.9	444,190,009	1.0	610,123,438	37.4	
SHARES AND DEPOSITS										
Share Drafts	870,382,546	899,949,083	3.4	872,186,747	-3.1	951,093,234	9.0	1,163,972,638	22.4	
Regular Shares	2,180,651,155	1,903,623,952	-12.7	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,296,129	9.6	
Money Market Shares	1,010,287,642	1,034,080,169	2.4	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	
Share Certificates	1,698,524,893	1,901,449,683	11.9	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	
IRA/KEOGH Accounts	677,090,205	700,258,736	3.4	732,595,149	4.6	817,934,370	11.6	924,941,106	13.1	
All Other Shares /1	21,757,008	21,977,948	1.0	15,373,567	-30.1	17,203,069	11.9	17,185,619	-0.1	
Non-Member Deposits	9,301,918	6,461,316	-30.5	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	
TOTAL SHARES AND DEPOSITS	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,900,996	8.3	7,943,654,693	11.0	
EQUITY:										
Undivided Earnings	402,430,899	439,143,445	9.1	429,506,719	-2.2	433,337,690	0.9	449,440,096	3.7	
Regular Reserves	229,744,086	239,307,275	4.2	246,502,104	3.0	247,527,389	0.4	242,122,663	-2.2	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Reserves	244,098,513	233,825,685	-4.2	246,206,530	5.3	253,753,590	3.1	265,253,062	4.5	
Equity Acquired in Merger	N/A	N/A		N/A		N/A		262,045		
Miscellaneous Equity	1,314,850	1,314,554	0.0	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	
Accumulated Unrealized G/L on AFS Securities	-10,780,731	-5,441,076	49.5	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		N/A		0		
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	-1,118,435	N/A	
Other Comprehensive Income	6,086	-1,003	-116.5	-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3	
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
EQUITY TOTAL	866,813,703	908,148,880	4.8	918,297,262	1.1	926,867,694	0.9	958,676,551	3.4	
TOTAL SHARES & EQUITY	7,334,809,070	7,375,949,767	0.6	7,523,895,333	2.0	8,081,768,690	7.4	8,902,331,244	10.2	
TOTAL LIABILITIES, SHARES, & EQUITY	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,525,958,699	7.1	9,512,454,682	11.6	
NCUA INSURED SAVINGS /2										
Uninsured Shares	629,386,103	506,626,332	-19.5	586,043,079	15.7	774,397,509	32.1	291,132,159	-62.4	
Uninsured Non-Member Deposits	1,900,584	1,271,267	-33.1	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	
Total Uninsured Shares & Deposits	631,286,687	507,897,599	-19.5	587,053,360	15.6	775,016,901	32.0	291,541,392	-62.4	
Insured Shares & Deposits	5,836,708,680	5,959,903,288	2.1	6,018,544,711	1.0	6,379,884,095	6.0	7,652,113,301	19.9	
TOTAL NET WORTH	876,273,498	912,276,405	4.1	922,215,353	1.1	934,618,669	1.3	959,690,415	2.7	
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
2/ PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000										

		Delinquent Loan Information								
<u>Return to cover</u>		For Charter : N/A								
03/02/2010		Count of CU : 130								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		110,901,552	81,689,694	-26.3	91,932,045	12.5	109,541,518	19.2	130,532,607	19.2
2 to < 6 Months Delinquent		37,638,284	32,453,141	-13.8	38,121,327	17.5	52,113,518	36.7	66,427,126	27.5
6 to 12 Months Delinquent		11,852,054	8,905,534	-24.9	7,934,540	-10.9	9,734,049	22.7	16,722,006	71.8
12 Months & Over Delinquent		3,935,059	5,293,474	34.5	2,517,499	-52.4	2,290,127	-9.0	4,009,056	75.1
Total Del Loans - All Types (2 or more Mo)		53,425,397	46,652,149	-12.7	48,573,366	4.1	64,137,694	32.0	87,158,188	35.9
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		5,177,127	5,832,470	12.7	6,262,645	7.4	7,718,542	23.2	7,383,081	-4.3
2 to < 6 Months Delinquent		3,383,415	3,232,567	-4.5	4,423,580	36.8	5,913,159	33.7	6,873,069	16.2
6 to 12 Months Delinquent		563,937	307,290	-45.5	428,240	39.4	601,917	40.6	666,022	10.7
12 Months & Over Delinquent		62,460	85,229	36.5	36,017	-57.7	42,830	18.9	39,845	-7.0
Total Del Credit Card Lns (2 or more Mo)		4,009,812	3,625,086	-9.6	4,887,837	34.8	6,557,906	34.2	7,578,936	15.6
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.24	1.13	-8.5	1.40	23.8	1.86	32.7	2.07	11.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		8,816,101	13,098,986	48.6	18,841,138	43.8	22,941,616	21.8	34,882,314	52.0
2 to < 6 Months Delinquent		2,031,942	1,126,596	-44.6	2,857,714	153.7	6,588,898	130.6	16,513,636	150.6
6 to 12 Months Delinquent		284,076	577,394	103.3	478,526	-17.1	962,599	101.2	3,530,461	266.8
12 Months & Over Delinquent		239,951	134,020	-44.1	0	-100.0	414,499	N/A	1,019,536	146.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		2,555,969	1,838,010	-28.1	3,336,240	81.5	7,965,996	138.8	21,063,633	164.4
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.19	0.13	-33.4	0.23	79.1	0.46	98.7	1.20	163.6
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
1 to < 2 Months Delinquent		1,858,715	1,399,517	-24.7	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9
2 to < 6 Months Delinquent		329,305	405,094	23.0	181,316	-55.2	4,465,502	2,362.8	4,460,871	-0.1
6 to 12 Months Delinquent		39,143	44,877	14.6	0	-100.0	535,112	N/A	1,532,463	186.4
12 Months & Over Delinquent		138,749	18,100	-87.0	0	-100.0	0	N/A	421,387	N/A
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		507,197	468,071	-7.7	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.11	0.09	-16.4	0.03	-64.5	0.84	2,423.0	1.14	35.5
Other Real Estate Fixed/Hybrid/Balloon										
1 to < 2 Months Delinquent		1,718,367	1,783,993	3.8	3,406,482	90.9	4,103,810	20.5	5,685,640	38.5
2 to < 6 Months Delinquent		626,782	561,380	-10.4	1,177,035	109.7	3,088,528	162.4	3,707,979	20.1
6 to 12 Months Delinquent		124,410	196,168	57.7	341,130	73.9	672,346	97.1	1,787,535	165.9
12 Months & Over Delinquent		29,740	0	-100.0	16,644	N/A	170,145	922.3	767,874	351.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		780,932	757,548	-3.0	1,534,809	102.6	3,931,019	156.1	6,263,388	59.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.39	0.27	-31.3	0.44	66.9	0.91	105.5	1.52	66.1
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,808,864	2,999,226	6.8	2,478,516	-17.4	3,258,342	31.5	3,950,829	21.3
2 to < 6 Months Delinquent		1,027,926	1,119,634	8.9	1,166,988	4.2	1,520,501	30.3	2,260,187	48.6
6 to 12 Months Delinquent		189,754	589,323	210.6	400,372	-32.1	203,517	-49.2	679,087	233.7
12 Months & Over Delinquent		79,156	381,044	381.4	158,877	-58.3	104,791	-34.0	369,653	252.8
Total Del Other RE Adj Rate Lns		1,296,836	2,090,001	61.2	1,726,237	-17.4	1,828,809	5.9	3,308,927	80.9
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.21	0.39	80.9	0.33	-15.1	0.37	13.4	0.64	71.0
Leases Receivable										
1 to < 2 Months Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		N/A	0		0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans										
1 to < 2 Months Delinquent		N/A	56,575,502		59,677,380	5.5	62,795,811	5.2	68,694,192	9.4
2 to < 6 Months Delinquent		N/A	26,007,870		28,314,694	8.9	30,536,930	7.8	32,611,384	6.8
6 to 12 Months Delinquent		N/A	7,190,482		6,286,272	-12.6	6,758,558	7.5	8,526,438	26.2
12 Months & Over Delinquent		N/A	4,675,081		2,305,961	-50.7	1,557,862	-32.4	1,390,761	-10.7
Total Del All Other Lns (2 or more Mo)		N/A	37,873,433		36,906,927	-2.6	38,853,350	5.3	42,528,583	9.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		N/A	1.32		1.32	-0.2	1.38	4.4	1.47	6.6
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		Loan Losses & Bankruptcy Information								
Return to cover		For Charter : N/A		Count of CU : 130		Asset Range : N/A				
03/02/2010	CU Name: N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
* Total Loans Charged Off		36,877,549	36,778,250	-0.3	44,016,104	19.7	55,753,244	26.7	72,792,589	30.6
* Total Loans Recovered		6,260,473	7,028,223	12.3	7,793,266	10.9	7,832,200	0.5	7,655,283	-2.3
* NET CHARGE OFFS (\$\$)		30,617,076	29,750,027	-2.8	36,222,838	21.8	47,921,044	32.3	65,137,306	35.9
**%Net Charge-Offs / Average Loans		0.58	0.54	-6.9	0.65	20.3	0.82	27.7	1.08	31.2
Total Del Loans & *Net Charge-Offs		84,042,473	76,402,176	-9.1	84,796,204	11.0	112,058,738	32.2	152,295,494	35.9
Combined Delinquency and Net Charge Off Ratio		1.54	1.38	-10.8	1.50	9.3	1.90	26.3	2.52	32.4
LOAN LOSS SUMMARY BY LOAN TYPE										
* Unsecured Credit Card Lns Charged Off		8,645,107	6,916,923	-20.0	8,448,017	22.1	12,139,643	43.7	17,886,641	47.3
* Unsecured Credit Card Lns Recovered		922,175	973,432	5.6	1,363,678	40.1	1,473,821	8.1	1,218,870	-17.3
* NET UNSECURED CREDIT CARD C/Os		7,722,932	5,943,491	-23.0	7,084,339	19.2	10,665,822	50.6	16,667,771	56.3
**Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.48	1.85	-25.3	2.12	14.8	3.05	43.6	4.64	52.3
* All Other Loans Charged Off		N/A	28,178,707		32,801,052	16.4	39,759,737	21.2	45,733,863	15.0
* All Other Loans Recovered		N/A	5,874,375		5,757,511	-2.0	6,172,692	7.2	6,143,269	-0.5
* NET ALL OTHER LOAN C/Os		N/A	22,304,332		27,043,541	21.2	33,587,045	24.2	39,590,594	17.9
** Net Charge Offs - All Other Loans / Avg All Other Loans		N/A	0.77		0.95	24.3	1.19	25.1	1.38	15.8
* Total 1st Mortgage RE Loan/LOCs Charged Off		202,568	319,695	57.8	825,538	158.2	911,111	10.4	1,924,963	111.3
* Total 1st Mortgage RE Loans/LOCs Recovered		6,225	6,622	6.4	505,399	7,532.1	8,693	-98.3	34,082	292.1
* NET 1st MORTGAGE RE LOANS/LOCs C/Os		196,343	313,073	59.5	320,139	2.3	902,418	181.9	1,890,881	109.5
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs		0.01	0.02	49.0	0.02	-3.8	0.05	156.3	0.10	96.2
* Total Other RE Loans/LOCs Charged Off		879,737	1,362,925	54.9	1,941,497	42.5	2,942,753	51.6	7,247,122	146.3
* Total Other RE Loans/LOCs Recovered		96,101	173,794	80.8	166,678	-4.1	176,994	6.2	259,062	46.4
* NET OTHER RE LOANS/LOCs C/Os		783,636	1,189,131	51.7	1,774,819	49.3	2,765,759	55.8	6,988,060	152.7
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs		0.10	0.15	42.9	0.21	43.7	0.31	47.4	0.75	144.3
* Total Real Estate Loans Charged Off		1,082,305	1,682,620	55.5	2,767,035	64.4	3,853,864	39.3	9,172,085	138.0
* Total Real Estate Lns Recovered		102,326	180,416	76.3	672,077	272.5	185,687	-72.4	293,144	57.9
* NET Total Real Estate Loan C/Os		979,979	1,502,204	53.3	2,094,958	39.5	3,668,177	75.1	8,878,941	142.1
** Net Charge Offs - Total RE Loans / Avg Total RE Loans		0.05	0.06	43.7	0.09	32.3	0.14	61.4	0.32	129.1
* Total Leases Receivable Charged Off		N/A	0		0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered		N/A	0		0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os		N/A	0		0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable		N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY										
Number of Members Who Filed Chapter 7 YTD		4,743	1,165	-75.4	1,680	44.2	2,434	44.9	3,738	53.6
Number of Members Who Filed Chapter 13 YTD		1,176	881	-25.1	1,039	17.9	1,738	67.3	1,987	14.3
Number of Members Who Filed Chapter 11 YTD		N/A	5		1	-80.0	1	0.0	1	0.0
Total Number of Members Bankrupt		5,919	2,051	-65.3	2,720	32.6	4,173	53.4	5,726	37.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)		45,131,858	19,733,893	-56.3	28,827,303	46.1	44,898,511	55.7	66,200,303	47.4
* All Loans Charged Off due to Bankruptcy YTD		14,066,101	10,487,328	-25.4	8,563,400	-18.3	12,218,723	42.7	16,268,860	33.1
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		38.14	28.52	-25.2	19.46	-31.8	21.92	12.6	22.35	2.0
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*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										

		Indirect and Participation Lending							
		For Charter : N/A							
03/02/2010		Count of CU : 130							
CU Name: N/A		Asset Range : N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit				
		Count of CU in Peer Group : N/A							
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement		345,257,387	602,740,950	74.6	639,876,146	6.2	700,476,136	9.5	668,444,014
Indirect Loans - Outsourced Lending Relationship		576,055,395	458,002,070	-20.5	396,860,957	-13.3	387,062,040	-2.5	505,613,075
Total Outstanding Indirect Loans		921,312,782	1,060,743,020	15.1	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089
%Indirect Loans Outstanding / Total Loans		16.67	19.08	14.4	18.32	-4.0	18.24	-0.4	19.32
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent		N/A	22,612,151		23,373,585	3.4	26,565,230	13.7	34,044,274
2 to < 6 Months Delinquent		N/A	9,028,061		11,000,985	21.9	12,046,363	9.5	13,110,601
6 to 12 Months Delinquent		N/A	2,227,508		1,740,217	-21.9	2,304,136	32.4	3,160,767
12 Months & Over Delinquent		N/A	1,179,962		516,328	-56.2	375,037	-27.4	289,925
Total Del Indirect Lns (2 or more Mo)		N/A	12,435,531		13,257,530	6.6	14,725,536	11.1	16,561,293
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		N/A	1.17		1.28	9.1	1.35	5.9	1.41
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off		N/A	9,071,653		13,049,602	43.9	15,395,037	18.0	14,105,564
* Indirect Loans Recovered		N/A	1,457,554		2,051,315	40.7	1,878,214	-8.4	1,706,776
* NET INDIRECT LOAN C/Os		N/A	7,614,099		10,998,287	44.4	13,516,823	22.9	12,398,788
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		N/A	0.77		1.05	36.5	1.27	21.3	1.10
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer		N/A	N/A		N/A		N/A		12,936,471
Real Estate		N/A	N/A		N/A		N/A		22,411,030
Member Business Loans (excluding C&D)		N/A	N/A		N/A		N/A		6,858,706
Non-Member Business Loans (excluding C&D)		N/A	N/A		N/A		N/A		5,510,129
Commercial Construction & Development		N/A	N/A		N/A		N/A		0
Loan Pools		N/A	N/A		N/A		N/A		65,749,360
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		97,070,587	73,125,536	-24.7	54,923,233	-24.9	71,100,039	29.5	113,465,696
%Participation Loans Outstanding / Total Loans		1.76	1.32	-25.1	0.97	-26.2	1.19	22.9	1.87
* Participation Loans Purchased YTD		24,537,152	7,681,961	-68.7	17,406,056	126.6	38,506,117	121.2	65,605,605
%Participation Loans Purchased YTD / Total Loans Granted YTD		0.90	0.34	-62.2	0.78	129.5	1.64	110.4	2.27
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		N/A	N/A		N/A		N/A		17,204,692
Participation Loan Interests - Amount Retained (Outstanding)		N/A	N/A		N/A		N/A		7,657,368
* Participation Loans Sold YTD		14,258,369	836,776	-94.1	4,416,558	427.8	4,513,450	2.2	8,013,833
** %Participation Loans Sold YTD / Total Assets		0.18	0.01	-94.2	0.06	416.4	0.05	-4.5	0.08
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD		9,072,406	5,210,264	-42.6	210,700	-96.0	1,391,225	560.3	0
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.33	0.23	-30.6	0.01	-95.9	0.06	528.0	0.00
*Loans, Excluding RE, Sold in Full YTD		N/A	N/A		0		0	N/A	0
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent		N/A	2,312,590		1,022,532	-55.8	895,332	-12.4	1,248,952
2 to < 6 Months Delinquent		N/A	2,157,036		1,058,798	-50.9	571,529	-46.0	501,368
6 to 12 Months Delinquent		N/A	1,536,302		575,106	-62.6	225,495	-60.8	103,761
12 Months & Over Delinquent		N/A	1,769,177		925,036	-47.7	398,826	-56.9	19,038
Total Del Participation Lns (2 or more Mo)		N/A	5,462,515		2,558,940	-53.2	1,195,850	-53.3	624,167
%Participation Loans Delinquent > 2 Mo / Total Participation Loans		N/A	7.47		4.66	-37.6	1.68	-63.9	0.55
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off		N/A	1,879,796		2,272,931	20.9	1,367,639	-39.8	1,495,678
* Participation Loans Recovered		N/A	131,303		267,446	103.7	426,811	59.6	273,348
* NET PARTICIPATION LOAN C/Os		N/A	1,748,493		2,005,485	14.7	940,828	-53.1	1,222,330
**%Net Charge Offs - Participation Loans / Avg Participation Loans		N/A	2.05		3.13	52.5	1.49	-52.3	1.32
<i>*Amounts are year-to-date while the related %change ratios are annualized.</i>									
<i>** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)</i>									
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		Real Estate Loan Information 1								
		For Charter : N/A								
		Count of CU : 130								
		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
REAL ESTATE LOANS OUTSTANDING:										
First Mortgages										
Fixed Rate > 15 years		596,993,595	646,299,359	8.3	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4
Fixed Rate 15 years or less		364,816,148	358,930,015	-1.6	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8
Other Fixed Rate		15,669	740,078	4,623.2	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3
Total Fixed Rate First Mortgages		961,825,412	1,005,969,452	4.6	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5
Balloon/Hybrid > 5 years		39,679,103	43,324,528	9.2	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6
Balloon/Hybrid 5 years or less		328,524,349	385,818,391	17.4	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2
Total Balloon/Hybrid First Mortgages		368,203,452	429,142,919	16.6	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4
Adjustable Rate First Mtgs 1 year or less		62,280,264	56,663,020	-9.0	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9
Adjustable Rate First Mtgs >1 year		60,272,148	55,451,484	-8.0	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1
Total Adjustable First Mortgages		122,552,412	112,114,504	-8.5	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING		1,452,581,276	1,547,226,875	6.5	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7
Other Real Estate Loans										
Closed End Fixed Rate		198,798,096	267,360,684	34.5	309,007,095	15.6	390,939,815	26.5	380,067,575	-2.8
Closed End Adjustable Rate		564,528	2,860,656	406.7	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2
Open End Adjustable Rate (HELOC)		588,822,764	518,156,382	-12.0	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7
Open End Fixed Rate		20,176,502	36,882,185	82.8	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0
TOTAL OTHER REAL ESTATE OUTSTANDING		808,361,890	825,259,907	2.1	871,345,415	5.6	921,813,183	5.8	932,595,327	1.2
TOTAL RE (FIRST AND OTHER) OUTSTANDING		2,260,943,166	2,372,486,782	4.9	2,511,953,768	5.9	2,787,053,911	11.0	2,810,803,114	0.9
RE LOAN SUMMARY (FIX, ADJ):										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		1,001,504,515	1,049,293,980	4.8	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5
Other RE Fixed Rate		218,974,598	304,242,869	38.9	393,056,758	29.2	430,666,476	9.6	413,052,353	-4.1
Total Fixed Rate RE Outstanding		1,220,479,113	1,353,536,849	10.9	1,490,238,863	10.1	1,701,883,597	14.2	1,728,872,561	1.6
% (Total Fixed Rate RE/Total Assets)		15.83	17.37	9.8	18.71	7.7	19.96	6.7	18.17	-8.9
% (Total Fixed Rate RE/Total Loans)		22.09	24.35	10.2	26.33	8.1	28.54	8.4	28.45	-0.3
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)		451,076,761	497,932,895	10.4	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3
Other RE Adj Rate		589,387,292	521,017,038	-11.6	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8
Total Adj Rate RE Outstanding		1,040,464,053	1,018,949,933	-2.1	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans		N/A	N/A		28,226,639		38,270,520	35.6	33,638,635	-12.1
% (Interest Only & Payment Option First Mtg / Total Assets)		N/A	N/A		0.35		0.45	26.6	0.35	-21.2
% (Interest Only & Payment Option First Mtg / Net Worth)		N/A	N/A		3.06		4.09	33.8	3.51	-14.4
Outstanding Interest Only & Payment Option Other RE/LOCs Loans		N/A	N/A		N/A		N/A		10,916,989	
Outstanding Residential Construction (Excluding Business Purpose Loans)		N/A	N/A		15,922,844		16,650,145	4.6	7,986,638	-52.0
Allowance for Loan Losses on all RE Loans		2,899,466	3,615,370	24.7	2,702,507	-25.2	6,571,141	143.1	8,807,838	34.0
* REAL ESTATE LOANS - AMOUNT GRANTED:										
* First Mortgages										
* Fixed Rate > 15 years		239,735,453	250,041,643	4.3	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3
* Fixed Rate 15 years or less		69,134,950	65,620,407	-5.1	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8
* Other Fixed Rate		8,375	610,203	7,186.0	705,746	15.7	906,591	28.5	6,568,486	624.5
* Total Fixed Rate First Mortgages		308,878,778	316,272,253	2.4	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0
* Balloon/Hybrid > 5 years		11,865,630	8,583,460	-27.7	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1
* Balloon/Hybrid 5 years or less		139,219,316	113,538,538	-18.4	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8
* Total Balloon/Hybrid First Mortgages		151,084,946	122,121,998	-19.2	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3
* Adjustable Rate First Mtgs 1 year or less		20,454,376	11,763,458	-42.5	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7
* Adjustable Rate First Mtgs >1 year		14,130,527	11,125,017	-21.3	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1
* Total Adjustable First Mortgages		34,584,903	22,888,475	-33.8	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4
* TOTAL FIRST MORTGAGE RE LOANS GRANTED		494,548,627	461,282,726	-6.7	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8
* Amounts are year-to-date while the related %change ratios are annualized.										
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Real Estate Loan Information 2									
Return to cover		For Charter	: N/A						
03/02/2010		Count of CU	: 130						
CU Name:	N/A	Asset Range	: N/A						
Peer Group:	N/A	Criteria	: Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group	:	N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	127,471,431	137,845,212	8.1	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5
* Closed End Adjustable Rate	0	1,130,975	N/A	1,236,782	9.4	1,111,608	-10.1	2,050,853	84.5
* Open End Adjustable Rate (HELOC)	208,318,662	128,406,490	-38.4	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7
* Open End Fixed Rate and Other	6,442,909	20,135,769	212.5	49,920,413	147.9	13,524,904	-72.9	4,985,901	-63.1
* TOTAL OTHER REAL ESTATE GRANTED	342,233,002	287,518,446	-16.0	293,005,442	1.9	264,064,025	-9.9	224,458,063	-15.0
* TOTAL RE (FIRST AND OTHER) GRANTED	836,781,629	748,801,172	-10.5	784,666,502	4.8	899,427,391	14.6	1,411,592,902	56.9
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	16.68	21.41	28.4	23.05	7.6	25.82	12.0	40.08	55.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	179,883,825	148,491,379	-17.5	139,909,296	-5.8	151,784,993	8.5	687,269,308	352.8
% (First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	36.37	32.19	-11.5	28.46	-11.6	23.89	-16.0	57.89	142.3
AMT of Mortgage Servicing Rights	2,996,460	3,019,052	0.8	2,751,657	-8.9	2,430,031	-11.7	6,706,113	176.0
Outstanding RE Loans Sold But Serviced	478,090,692	532,653,243	11.4	568,081,331	6.7	612,050,055	7.7	1,015,259,481	65.9
% (Mortgage Servicing Rights / Net Worth)	0.34	0.33	-3.2	0.30	-9.8	0.26	-12.9	0.70	168.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,068,586,746	1,033,613,597	-3.3	1,035,560,975	0.2	1,135,384,238	9.6	1,057,276,300	-6.9
R.E. Lns also Mem. Bus. Lns	31,114,544	31,195,414	0.3	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		N/A		0	
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		N/A		0	
Total Reverse Mortgages	N/A	N/A		N/A		N/A		0	
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		N/A		5,844,150		40,564,003	594.1
Modified Other RE Loans	N/A	N/A		N/A		423,570		3,707,298	775.3
Total Modified First and Other RE Loans	N/A	N/A		N/A		6,267,720		44,271,301	606.3
Modified RE Loans Also Reported as Business Loans	N/A	N/A		N/A		0		2,655,818	N/A
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,555,969	1,838,010	-28.1	3,336,240	81.5	7,965,996	138.8	21,063,633	164.4
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	507,197	468,071	-7.7	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3
Other R.E. Fixed Rate	780,932	757,548	-3.0	1,534,809	102.6	3,931,019	156.1	6,263,388	59.3
Other R.E. Adj. Rate	1,296,836	2,090,001	61.2	1,726,237	-17.4	1,828,809	5.9	3,308,927	80.9
TOTAL DEL R.E. > 2 MOS	5,140,934	5,153,630	0.2	6,778,602	31.5	18,726,438	176.3	37,050,669	97.9
DELINQUENT 1 TO < 2 MOS									
First Mortgage	10,674,816	14,498,503	35.8	20,107,022	38.7	31,665,013	57.5	44,818,865	41.5
Other	4,527,231	4,783,219	5.7	5,884,998	23.0	7,362,152	25.1	9,636,469	30.9
Total Del R.E. 1 to < 2 Mos	15,202,047	19,281,722	26.8	25,992,020	34.8	39,027,165	50.2	54,455,334	39.5
Total Del R.E. Loans > 1 Mos	20,342,981	24,435,352	20.1	32,770,622	34.1	57,753,603	76.2	91,506,003	58.4
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	0.90	1.03	14.5	1.30	26.7	2.07	58.8	3.26	57.1
% R.E. Loans dq > 2 Mos	0.23	0.22	-4.5	0.27	24.2	0.67	149.0	1.32	96.2
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		N/A		1,061,655		6,763,878	537.1
Modified Other RE Loans > 2 Mo Del	N/A	N/A		N/A		0		597,714	N/A
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		N/A		1,061,655		7,361,592	593.4
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A		N/A		16.94		16.63	-1.8
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		N/A		0		1,317,485	N/A
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A		N/A		0.00		49.61	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	202,568	319,695	57.8	825,538	158.2	911,111	10.4	1,924,963	111.3
* Total 1st Mortgage Lns Recovered	6,225	6,622	6.4	505,399	7,532.1	8,693	-98.3	34,082	292.1
* NET 1st MORTGAGE LN C/Os	196,343	313,073	59.5	320,139	2.3	902,418	181.9	1,890,881	109.5
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.02	49.0	0.02	-3.8	0.05	156.3	0.10	96.2
* Total Other RE Lns Charged Off	879,737	1,362,925	54.9	1,941,497	42.5	2,942,753	51.6	7,247,122	146.3
* Total Other RE Lns Recovered	96,101	173,794	80.8	166,678	-4.1	176,994	6.2	259,062	46.4
* NET OTHER RE LN C/Os	783,636	1,189,131	51.7	1,774,819	49.3	2,765,759	55.8	6,988,060	152.7
** Net Charge Offs Other RE Loans / Avg Other RE Loans	0.10	0.15	42.9	0.21	43.7	0.31	47.4	0.75	144.3
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
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	Supplemental Share Information, Off Balance Sheet, & Borrowings							
Return to cover		For Charter :	N/A					
03/02/2010		Count of CU :	130					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
		Count of CU in Peer Group :	N/A					
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):								
Accounts Held by Member Government Depositors	N/A	2,308,768		21,736,747	841.5	15,901,704	-26.8	20,909,323
Accounts Held by Nonmember Government Depositors	N/A	0		257,464	N/A	213,814	-17.0	521,258
Employee Benefit Member Shares	N/A	7,766,879		8,850,751	14.0	12,218,141	38.0	12,585,566
Employee Benefit Nonmember Shares	N/A	0		0	N/A	53	N/A	0
529 Plan Member Deposits	N/A	0		289,781	N/A	334,542	15.4	0
Non-dollar Denominated Deposits	N/A	0		0	N/A	0	N/A	0
Health Savings Accounts	N/A	194,918		431,846	121.6	1,900,383	340.1	3,344,169
Dollar Amount of Share Certificates >= \$100,000	N/A	332,815,501		393,681,797	18.3	403,333,999	2.5	476,210,480
Dollar Amount of IRA/Keogh >= \$100,000	N/A	142,710,505		171,262,339	20.0	221,661,308	29.4	282,953,227
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	0		0	N/A	0	N/A	135,714
SAVING MATURITIES								
< 1 year	5,385,032,109	5,601,711,282	4.0	5,830,848,971	4.1	6,197,990,399	6.3	7,044,614,039
1 to 3 years	711,393,942	546,885,983	-23.1	488,999,555	-10.6	676,709,775	38.4	613,278,393
> 3 years	371,569,316	319,203,622	-14.1	285,749,545	-10.5	280,200,822	-1.9	285,762,261
Total Shares & Deposits	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,900,996	8.3	7,943,654,693
INSURANCE COVERAGE IN ADDITION TO NCUSIF								
Share/Deposit Insurance in Addition to NCUSIF	N/A	10		9	-10.0	10	11.1	10
Dollar Amount of Shares/Deposits Covered by Additional Insurance	N/A	79,768,342		58,818,154	-26.3	29,302,795	-50.2	33,831,417
OFF-BALANCE SHEET UNUSED COMMITMENTS:								
Commercial Real Estate /1	2,436,589	1,451,991	-40.4	3,406,070	134.6	3,196,216	-6.2	918,057
Construction & Land Development (MBL)	N/A	N/A		N/A		N/A		0
Other Unfunded MBL Commitments	216,734	1,928,222	789.7	3,790,151	96.6	713,000	-81.2	5,649,272
Revolving O/E Lines 1-4 Family	439,085,023	430,876,473	-1.9	416,048,131	-3.4	431,829,507	3.8	419,487,575
Credit Card Line	955,539,084	884,366,792	-7.4	824,335,112	-6.8	817,905,365	-0.8	788,043,198
Outstanding LOC	11,649,524	125,899	-98.9	191,448	52.1	15,365,197	7,925.8	20,245,721
Unsecured Share Draft LOC	120,218,941	125,750,489	4.6	113,218,260	-10.0	117,185,694	3.5	127,344,947
Overdraft Protection Programs	140,422,629	150,110,013	6.9	138,197,802	-7.9	158,167,143	14.4	191,893,464
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		N/A		2,941,689
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		N/A		0
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		N/A		0
Other Unused Commitments	13,776,167	12,229,197	-11.2	10,921,564	-10.7	39,830,384	264.7	13,330,531
Total Unused Commitments	1,683,344,691	1,606,839,076	-4.5	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454
(%Unused Commitments / Cash & ST Investments)	155.25	140.54	-9.5	127.21	-9.5	135.53	6.5	106.25
Loans Transferred with Recourse \1	316,403,416	317,614,144	0.4	262,801,132	-17.3	219,419,390	-16.5	164,973,233
Pending Bond Claims	203,465	348,462	71.3	460,620	32.2	1,235,713	168.3	988,192
Other Contingent Liabilities	0	0	N/A	0	N/A	45,236	N/A	571,338
CREDIT AND BORROWING ARRANGEMENTS:								
Num FHLB Members	17	16	-5.9	15	-6.3	16	6.7	18
Num FRB Borr. Apps.	4	4	0.0	3	-25.0	6	100.0	5
Num FRB Pre-Pledged	1	1	0.0	1	0.0	0	-100.0	1
LINES OF CREDIT (Borrowing)								
Total Credit Lines	1,196,679,440	1,277,098,196	6.7	1,330,678,192	4.2	1,471,747,899	10.6	1,621,686,984
Total Committed Credit Lines	782,181	0	-100.0	0	N/A	18,382,000	N/A	45,506,132
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		N/A		501,581,302
Draws Against Lines of Credit	17,880,310	12,245,821	-31.5	42,593,915	247.8	4,837,886	-88.6	30,652,516
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS								
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		7,150,999
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		141,467,000
MISCELLANEOUS BORROWING INFORMATION:								
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		N/A		666,440,336
Amount of Borrowings Subject to Early Repayment at Lenders Option	65,000,000	80,000,000	23.1	105,763,000	32.2	103,000,000	-2.6	92,943,000
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1/ Included MBL construction and land development prior to 03/31/09.								
								15.SuppShareOBS&Borr

		Miscellaneous Information, Programs, Services										
		For Charter : N/A										
03/02/2010		Count of CU : 130										
CU Name: N/A		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State Credit Union								
Peer Group: N/A		Count of CU in Peer Group : N/A										
		December-2005		December-2006		% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
MEMBERSHIP:												
Num Current Members		1,198,735		1,183,720		-1.3	1,180,491	-0.3	1,206,588	2.2	1,234,548	2.3
Num Potential Members		16,192,436		22,510,521		39.0	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1
* % Current Members to Potential Members		7.40		5.26		-29.0	4.68	-11.0	4.45	-4.9	4.80	7.8
* % Membership Growth		1.46		-1.25		-185.8	-0.27	78.2	2.21	910.4	2.32	4.8
Total Num Savings Accts		2,115,901		2,141,984		1.2	2,122,237	-0.9	2,154,017	1.5	2,223,635	3.2
EMPLOYEES:												
Num Full-Time Employees		2,770		2,907		4.9	2,914	0.2	2,956	1.4	3,017	2.1
Num Part-Time Employees		427		411		-3.7	444	8.0	463	4.3	411	-11.2
BRANCHES:												
Num of CU Branches		310		328		5.8	323	-1.5	338	4.6	323	-4.4
Num of CUs Reporting Shared Branches		28		26		-7.1	27	3.8	28	3.7	26	-7.1
Plan to add new branches or expand existing facilities		N/A		N/A			N/A		12		0	-100.0
MISCELLANEOUS LOAN INFORMATION:												
**Total Amount of Loans Granted YTD		2,726,140,063		2,255,182,541		-17.3	2,226,373,517	-1.3	2,340,798,233	5.1	2,884,465,652	23.2
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):												
Business Loans		N/A		22			25	13.6	26	4.0	22	-15.4
Credit Builder		N/A		N/A			N/A		N/A		15	
Debt Cancellation/Suspension		N/A		1			0	-100.0	3	N/A	5	66.7
Direct Financing Leases		N/A		0			0	N/A	0	N/A	1	N/A
Indirect Business Loans		N/A		N/A			N/A		N/A		6	
Indirect Consumer Loans		N/A		33			41	24.2	41	0.0	29	-29.3
Indirect Mortgage Loans		N/A		N/A			N/A		N/A		7	
Interest Only or Payment Option 1st Mortgage Loans		N/A		7			7	0.0	6	-14.3	5	-16.7
Micro Business Loans		N/A		N/A			N/A		N/A		11	
Micro Consumer Loans		N/A		N/A			N/A		N/A		11	
Overdraft Lines of Credit		N/A		62			66	6.5	70	6.1	58	-17.1
Overdraft Protection		N/A		65			73	12.3	54	-26.0	52	-3.7
Participation Loans		N/A		34			33	-2.9	38	15.2	27	-28.9
Pay Day Loans		N/A		N/A			N/A		N/A		10	
Real Estate Loans		N/A		63			91	44.4	89	-2.2	70	-21.3
Refund Anticipation Loans		N/A		N/A			N/A		N/A		2	
Risk Based Loans		N/A		64			62	-3.1	64	3.2	64	0.0
Share Secured Credit Cards		N/A		N/A			N/A		N/A		23	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):												
ATM/Debit Card Program		N/A		86			92	7.0	92	0.0	81	-12.0
Business Share Accounts		N/A		N/A			N/A		N/A		35	
Check Cashing		N/A		N/A			N/A		N/A		60	
First Time Homebuyer Program		N/A		N/A			N/A		N/A		9	
Health Savings Accounts		N/A		N/A			N/A		N/A		8	
Individual Development Accounts		N/A		N/A			N/A		N/A		2	
In-School Branches		N/A		N/A			N/A		N/A		1	
Insurance/Investment Sales		N/A		11			10	-9.1	17	70.0	28	64.7
International Remittances		N/A		N/A			N/A		N/A		11	
Low Cost Wire Transfers		N/A		N/A			N/A		N/A		62	
MERGERS/ACQUISITIONS:												
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		N/A		N/A			N/A		N/A		4	
Adjusted Retained Earnings Obtained through Business Combinations		N/A		N/A			N/A		N/A		2,874,594	
Fixed Assets - Capital & Operating Leases												
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		N/A		N/A			N/A		18,057,907		21,481,513	19.0
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)												
** Amount is year-to-date and the related % change ratio is annualized.												
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Information Systems & Technology								
Return to cover		For Charter :	N/A					
03/02/2010		Count of CU :	130					
CU Name:	N/A	Asset Range :	N/A					
Peer Group:	N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group :	N/A					
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
System Used to Maintain Share/Loan Records								
Manual System (No Automation)	2	1	-50.0		1	0.0	1	0.0
Vendor Supplied In-House System	95	91	-4.2		89	-2.2	89	0.0
Vendor On-Line Service Bureau	53	48	-9.4		45	-6.3	45	0.0
CU Developed In-House System	0	4	N/A		1	-75.0	0	-100.0
Other	3	3	0.0		3	0.0	1	-66.7
Electronic Financial Services								
Home Banking Via Internet Website	78	82	5.1		84	2.4	88	4.8
Audio Response/Phone Based	79	79	0.0		76	-3.8	75	-1.3
Automatic Teller Machine (ATM)	87	84	-3.4		81	-3.6	84	3.7
Kiosk	1	2	100.0		1	-50.0	1	0.0
Mobile Banking	N/A	N/A			N/A		N/A	
Other	3	1	-66.7		1	0.0	2	100.0
Services Offered Electronically								
Member Application	40	35	-12.5		35	0.0	38	8.6
New Loan	59	53	-10.2		48	-9.4	50	4.2
Account Balance Inquiry	90	91	1.1		91	0.0	94	3.3
Share Draft Orders	75	68	-9.3		69	1.5	68	-1.4
New Share Account	24	19	-20.8		18	-5.3	20	11.1
Loan Payments	83	84	1.2		82	-2.4	87	6.1
Account Aggregation	7	4	-42.9		3	-25.0	8	166.7
Internet Access Services	20	10	-50.0		14	40.0	16	14.3
e-Statements	N/A	N/A			N/A		65	
External Account Transfers	N/A	N/A			N/A		N/A	
View Account History	80	82	2.5		83	1.2	90	8.4
Merchandise Purchase	9	10	11.1		9	-10.0	8	-11.1
Merchant Processing Services	N/A	N/A			N/A		N/A	
Remote Deposit Capture	N/A	N/A			N/A		N/A	
Share Account Transfers	88	91	3.4		91	0.0	91	0.0
Bill Payment	46	52	13.0		58	11.5	62	6.9
Download Account History	59	62	5.1		63	1.6	68	7.9
Electronic Cash	3	5	66.7		5	0.0	5	0.0
Electronic Signature Authentication/Certification	1	1	0.0		1	0.0	3	200.0
Type of World Wide Website Address								
Informational	18	13	-27.8		14	7.7	11	-21.4
Interactive	3	6	100.0		7	16.7	4	-42.9
Transactional	73	76	4.1		77	1.3	83	7.8
Number of Members That Use Transactional Website	289,323	299,845	3.6		313,800	4.7	348,364	11.0
No Website, But Planning to Add in the Future	10	8	-20.0		6	-25.0	3	-50.0
Type of World Wide Website Address Planned for Future								
Informational	7	6	-14.3		4	-33.3	2	-50.0
Interactive	2	1	-50.0		1	0.0	0	-100.0
Transactional	1	1	0.0		1	0.0	1	0.0
Miscellaneous								
Internet Access	134	125	-6.7		121	-3.2	122	0.8

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03/02/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

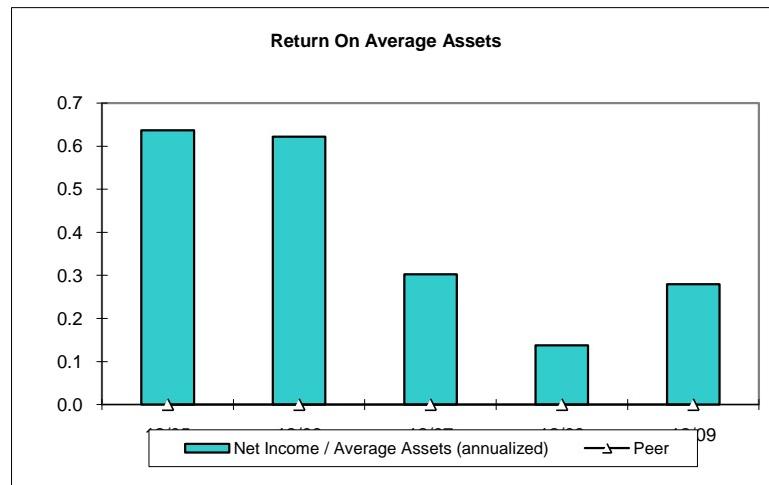
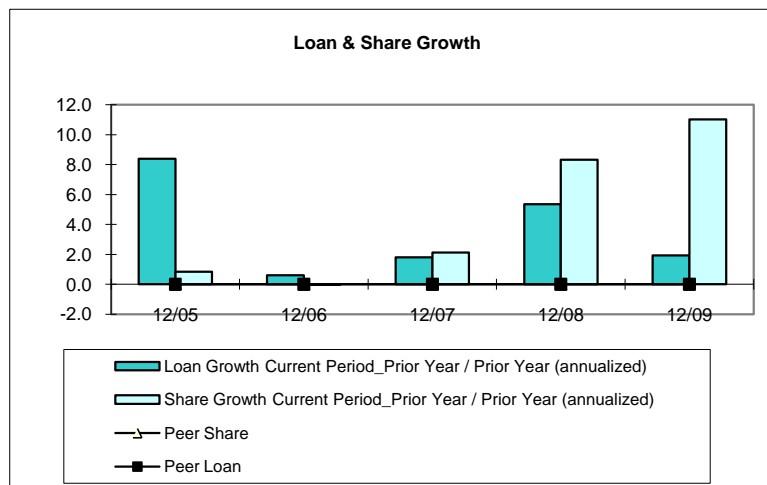
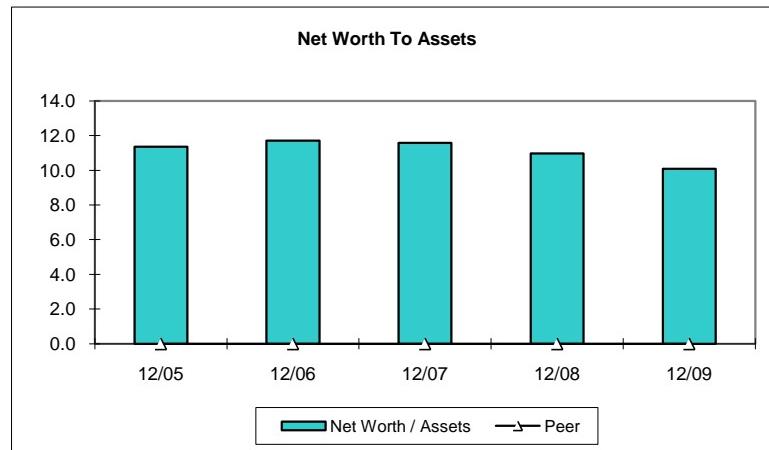
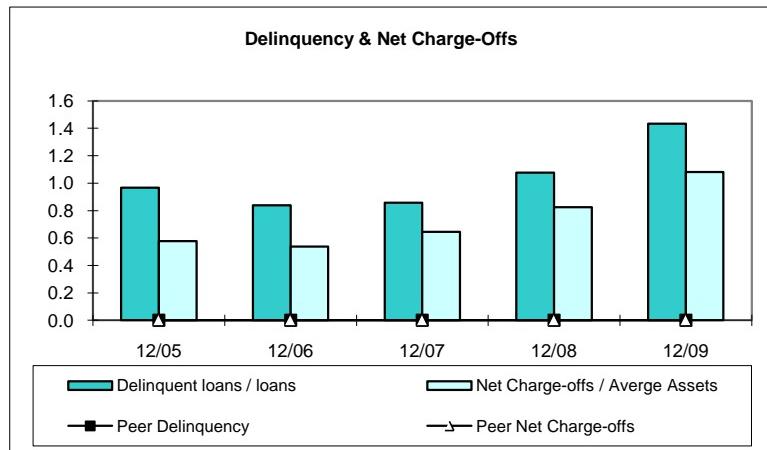
For Charter : N/A

Count of CU : 130

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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03/02/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 130

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

